

Information to identify the case:		
Debtor 1:	Dylan S. Digregorio	Social Security number or ITIN: xxx-xx-0694
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Jenna M. Digregorio	Social Security number or ITIN: xxx-xx-0923
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter: 7 12/20/21
Case number:	21-19734-JNP	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dylan S. Digregorio	Jenna M. Digregorio
2. All other names used in the last 8 years		aka Jenna M. Murphy
3. Address	442 Melon Ave Egg Harbor City, NJ 08215	442 Melon Ave Egg Harbor City, NJ 08215
4. Debtor's attorney Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300 Email: mylawyer7@aol.com
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 12/21/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	January 20, 2022 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/21/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Dylan S. Digregorio
Jenna M. Digregorio
Debtors

Case No. 21-19734-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 21, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dylan S. Digregorio, Jenna M. Digregorio, 442 Melon Ave, Egg Harbor City, NJ 08215-4019
519464172	+ Bread, PO BOX 11499, Tampa, FL 33680-1499
519464173	Capital One, PO BOX 9492, Carol Stream, IL 60197
519464183	Kia Motors Fianace, PO Box 660891, Dallas, TX 75266-0891
519464185	+ Movement Mortgage, PO BOX 100081, Duluth, GA 30096-9377
519464186	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519464187	+ Radius Global Solutions LLC, PO Box 390846, c/o Home Depot, Minneapolis, MN 55439-0846
519464188	State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development, Trenton, NJ 08625-0951
519464191	+ Yamaha Motor Fincance Corp, PO BOX 206536, Dallas, TX 75320-6536
519464192	Zales, Pencarder Corp Center, 110 Lake Drive, Newark, NJ 07104

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mylawyer7@aol.com	Dec 21 2021 20:16:00	Seymour Wasserstrum, Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360
tr	+ EDI: QBTHOMAS.COM	Dec 22 2021 01:13:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 21 2021 20:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 21 2021 20:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519464168	+ Email/Text: backoffice@affirm.com	Dec 21 2021 20:16:00	Affirm INC, PO Box 720, San Francisco, CA 94104-0720
519464169	Email/Text: lrichard@bayatlanticfcu.org	Dec 21 2021 20:16:00	Bay Atlantic FCU, 101 W Elmer Road, Vineland, NJ 08360-6312
519464174	+ EDI: CAPITALONE.COM	Dec 22 2021 01:13:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519464175	+ EDI: CAPITALONE.COM	Dec 22 2021 01:13:00	Capital One Bank USA NA, PO BOX 31293, Salt Lake City, UT 84131-0293
519464177	EDI: DISCOVER.COM	Dec 22 2021 01:13:00	Discover Fincl Svc Llc, Po Box 15316, Wilmington, DE 19850-5316
519464178	+ EDI: FORD.COM	Dec 22 2021 01:13:00	Ford Credit, P.O.Box 542000, Omaha, NE 68154-8000
519464182	EDI: IRS.COM	Dec 22 2021 01:13:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519464190	+ EDI: CITICORP.COM	Dec 22 2021 01:13:00	The Home Depot/CBNA, PO Box 6497, Sioux

District/off: 0312-1

User: admin

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Date Rcvd: Dec 21, 2021

Form ID: 309A

Total Noticed: 23

519464189 + EDI: CITICORP.COM

Falls, SD 57117-6497

Dec 22 2021 01:13:00

The Home Depot/CBNA, 5800 South Corporate
Place, Sioux Falls, SD 57108-5027

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519464171	*	Bay Atlantic FCU, 101 W Elmer Road, Vineland, NJ 08360-6312
519464170	*	Bay Atlantic FCU, 101 W Elmer Road, Vineland, NJ 08360-6312
519464176	*+	Capital One Bank USA NA, PO BOX 31293, Salt Lake City, UT 84131-0293
519464179	*+	Ford Credit, P.O.Box 542000, Omaha, NE 68154-8000
519464180	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519464181	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519464184	*	Kia Motors Fianace, PO Box 660891, Dallas, TX 75266-0891

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2021

Signature: /s/Joseph Speetjens